



October 1, 2000
Volume 1, Issue 4

NAF News

6th Area Support Group Nonappropriated Fund Personnel, Stuttgart, Germany

USAREUR Fiscal Year

2001 Holiday Schedule

- Monday, 9 Oct 2000
Columbus Day
- Friday, 10 Nov 2000
Veteran's Day
- Thursday, 23 Nov 2000
Thanksgiving Day
- Monday, 25 Dec 2000
Christmas Day
- Monday, 1 Jan 2001
New Year's Day
- Monday, 15 Jan 2001
Martin Luther King's
Birthday
- Monday, 19 Feb 2001
President's Day
- Monday, 28 May 2001
Memorial Day
- Wednesday, 4 Jul 2001
Independence Day
- Monday, 3 Sep 2001
Labor Day

NAF Employee Health Benefit Plan Premiums Remain Unchanged for 2001!!

The DOD NAF Benefits Committee has approved the **2001 premium rates for the DOD Health Benefit Plan with no increase from 2000**. Maintaining the premiums at last years level was made possible by a substantial increase in plan participation and lower than anticipated claims experience.

Open Season 2000

A limited Open Season will be available for NAF employees from 16 October - 17 November 2000. During the limited Open Season you will be able to make certain benefit programs elections and make changes to programs in which you currently participate. The following benefit options are available to you:

- You will be able to join the Life Insurance and Accidental Death & Dismemberment Plan.
- If you have elected Basic Life Insurance, you will be able to purchase additional dependent life insurance coverage for your spouse and children.
- You will have the option of declining the new feature of our health insurance plan that allows you to pay the employee share of the premium with pre-tax dollars. (See related article in this newsletter.)
- Although not restricted to Open Season, now is a good time to enroll in the 401(k) Savings Plan and Retirement Plan and update your beneficiaries and mailing address.

SCHEDULED OPEN SEASON SESSIONS

- **Thursday, 26 October 2000**
Patch Bks., Swabian Special Events Center, 10:00 a.m. or 1:00 p.m.
- **Thursday, 2 November 2000**
Kelley Barracks Community Club, 10:00 a.m. or 1:00 p.m.

Employees are required to attend one of the four sessions that meets your work schedule.

Attendance at a session is strongly encouraged for all regular full-time and regular part-time NAF Employees. You will be able to make any of the aforementioned changes/additions, and have an opportunity to have questions answered on the spot.

Additionally, your Official Personnel Record will be available for review.

Use or Lose Annual Leave

Employees are reminded that in accordance with personnel and payroll regulations, annual leave credits in excess of the maximum accumulation amount will be forfeited at the end of the leave year. The maximum annual leave accumulation is 240 hours for local hires and 360 hours for employees with a CONUS transportation agreement. The NAF leave year ends on 10 January 2001. Before annual leave subject to forfeiture may be considered for restoration, it must be scheduled and approved in writing before the start of the third pay period prior to the end of the leave year. For NAF employees, the deadline is 30 November 2000. While there are provisions for restoration of excess annual leave forfeited at the end of the leave year, the criteria

for restoration of forfeited annual leave are very strict and can **only** be made on the basis of: a) correction of an administrative error; b) employee sickness which interfered with the use of annual leave scheduled for use in advance and which could not be rescheduled for use during the leave year; and c) operational situations caused by exigencies of the public business when the annual leave was scheduled in advance. Restoration under the provision of c. above generally causes the most confusion. To apply this paragraph, the leave must have been scheduled and approved but then later canceled because of an operational exigency declared by the commander. Further guidance can be obtained from the Nonappropriated Fund Personnel Office on Kelley Barracks.



**6th ASG NAF
Personnel**

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We're on the Web!

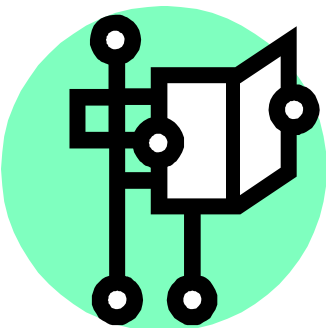
See us at:

www.chrma.hqusareur.

army.mil

or

*www.stuttgart.army.
mil*



Pre-Tax Health Premium Deductions

Effective 1 January 2001, a new benefit program will go into effect, which will reduce your taxable income if you are enrolled in our Health Benefit Plans. The program allows you to pay your employee share of the Health Benefit Plan premium with pre-tax dollars, thus reducing your taxable income and increasing your take-home pay. For example, if your federal income tax, state income tax and FICA amount to a 40% withhold from your pay, your savings would be 40% of your Health Benefit Plan bi-weekly premium; \$32.28 a pay period if you have the DODHBP, Family with Dental Coverage. This benefit will automatically go into effect with the first full pay period in January 2001, so you need not take any action to participate.

However, because the IRS Code does not allow canceling your plan participation during the Plan year, January 1 through December 31, 2001, you will have the option of declining participation in the program and continuing to pay your Health Benefit Plan premiums with after-tax dollars. One other consideration is the effect this program may have on your future Social Security Benefit. Because paying your Health Benefit Plan premiums with pre-tax dollars will lower your taxable wage base and the wage base used to compute Social Security Benefits, your future Social Security benefit will be reduced by a very small amount. For most employees, the small reduction in their Social Security benefit is far outweighed by the near term tax break.

Europe-Wide NAF Vacancies On-Line

Nonappropriated Fund Vacancy Announcements for Europe are accessible on the CHRMA Website listed to the left. Click on "Employment" once you're in the site, and then "NAF - US Nonappropriated Fund Program". You can sort by location, job category or announcement (open continuous or with closing date) for all of Germany, England and Italy. Employees are reminded to pay careful attention to the "Area of Consideration" to ensure they are eligible to apply for positions outside of their commuting area. DA Form 3433, Nonappropriated Fund Application, is available for downloading from this site as well.

Additionally, current NAF employees are required to submit AE Form 215-3A-R, Nonappropriated Fund In-Service Application. This is available from your personnel office. Employees who are applying for positions outside of their servicing area must submit both forms to the NAF Personnel Office announcing the position.

The Stuttgart Community currently has numerous full-time, part-time and flexible positions available as Child & Youth Program Assistants. If you like working with infants or children and are looking for employment, stop by the NAF Personnel Office to apply.

Change of Address?

Employees are reminded to notify the NAF Personnel Office of any address changes as soon as possible. It is imperative that we have current information so that you can receive any pertinent documents, to include your W-2 form for tax purposes!!

Post Allowance Stopped

Post Allowance for all full-time employees has been stopped by the Dept. of State again effective 13 August 2000 in Germany. This is due to the steady increase of the German Mark rate. The allowance will not be issued again until the German Mark rate starts to fall.

